

Who to Contact for Help

What should I do if I have questions about a plan's benefits or participating providers?

Many benefit questions will be answered in your Member Handbook. However, if you need additional information, or if you need to identify or confirm a participating provider in an administrator's network, contact the Member Services telephone number or visit the administrator's Web site. A list of contacts is attached for your use.

Where should I go for information about Medicare?

If you have questions about Medicare, visit your local Social Security office, call 1-800-MEDICARE (633-4227), or visit the Medicare Web site at www.medicare.gov. In Virginia, you may also call the Department of Aging at 1-800-552-3402 or visit the Web site at www.aging.state.va.us.

Remember, Medicare is the primary payer of Medicare-covered services for Medicare-eligible participants in the retiree group. If you have questions about your Medicare primary claim payment, you must contact your Medicare claims administrator (see your Medicare Summary Notice). Questions regarding secondary claim payments, or benefits not covered by Medicare but covered under your Medicare-coordinating plan (e.g., prescription drug benefits), may be addressed to the appropriate administrator (see attached contact information).

Who can help me with eligibility questions?

Your Member Handbook includes a section on Eligibility, Enrollment and Changes. Retiree Fact Sheets # 2 (***Eligibility, Enrollment and Plan Choices***) and #4 (***Making Changes***) are also excellent resources. However, if you have additional questions, contact your Benefits Administrator. Your Benefits

Administrator is also the correct recipient of any completed enrollment forms. Please see the chart below for a Benefits Administrator reference.

If You Are A:	Your Benefits Administrator is:
<ul style="list-style-type: none">• Retiring Employee• An Employee starting Long Term Disability• A new Survivor of an active employee	Your current employing agency's Benefits Administrator
<ul style="list-style-type: none">• Current VRS Retiree• A Current Survivor• A Current Long Term Disability Participant	Virginia Retirement System (VRS) (804) 649-8059 in Richmond Toll free 1-(888)-827-3847 P.O. Box 2500 Richmond, VA 23218-2500 www.varetire.org
<ul style="list-style-type: none">• All Other Retirees	Your Pre-Retirement/LTD Agency Benefits Administrator

Who should I contact with questions about payment of premiums or the Health Insurance Credit?

Monthly premiums are collected as follows:

- If you receive a VRS monthly annuity that can support your premium obligation, your premiums will be deducted from your monthly payment. If you are entitled to a Health Insurance Credit, you will also receive the appropriate credit in your monthly annuity as a separate reimbursement.
- If you do not receive a VRS annuity or if your monthly annuity is not sufficient to cover your premium, you will be billed directly for your monthly premium by Anthem Blue Cross and Blue Shield or Kaiser Permanente, as appropriate. If you are entitled to a Health Insurance Credit, you will receive it in your monthly annuity or, if you do not receive an annuity, in a check from VRS. Starting in 2005, participants who are directly billed will have the option of having their premium automatically deducted from their bank accounts. Look for more information about this option in late 2004.
- Long term disability (LTD) participants will be billed directly for their monthly premium and will automatically be set up for the Health Insurance Credit,

which will be paid by check to the participant. LTD participants who are enrolled as dependents under the state plan must complete a VRS-45 form in order to receive the Health Insurance Credit.

If your premium is deducted from your Virginia Retirement System (VRS) annuity payment, contact VRS with questions about your premium deduction. If you are billed directly by your claims administrator for your monthly premium, contact Anthem Blue Cross and Blue Shield, or Kaiser Permanente, as appropriate, with any premium questions (see page 4 for contact information).

The Virginia Retirement System administers the Health Insurance Credit Program and should be contacted with any questions regarding that benefit. VRS also offers some helpful “Frequently Asked Questions” regarding the program, which are available on the VRS Web site at www.varetire.org.

I am not enrolled in the State Retiree Health Benefits Program, but I am entitled to the Health Insurance Credit. How can I receive my credit?

- If you are eligible for the Health Insurance Credit and elect to enroll in a plan outside of the State Retiree Health Benefits Program, you may apply for reimbursement of the Health Insurance Credit by completing and submitting a **Request for Reimbursement Form** (VRS-45) to VRS.
- If you are receiving a monthly VRS benefit, your Health Insurance Credit reimbursement will be added to your monthly benefit deposit. If not, it will be mailed directly to your home.

If you need additional information regarding the Health Insurance Credit, go to the Virginia Retirement System (VRS) Web site at www.varetire.org.

Retiree Group Participants Health Benefits Plan Administrators/Contacts

Non-Medicare Plans

<i>Benefit</i>	<i>Administrator</i>	<i>Telephone No./Web Site</i>
COVA Care - Medical, Dental or Vision	Anthem Blue Cross and Blue Shield	(804)355-8506 - Richmond (800)552-2682 - Outside of Richmond) www.anthem.com
COVA Care - Dental	Delta Dental Plan of Virginia	(888)335-8296 www.deltadentalva.com
COVA Care - Behavioral Health	ValueOptions, Inc.	(866)725-0602 www.achievesolutions.net/covacare
COVA Care - Prescription Drugs	Medco Health Solutions, Inc.	(800)355-8279 www.medcohealth.com
Regional Plan Benefits	Kaiser Permanente HMO	(800)777-7902 http://my.kaiserpermanente.org/mida/commonwealthofvirginia/

Medicare-Coordinating Plans

<i>Benefit</i>	<i>Administrator</i>	<i>Contact Information</i>
Advantage 65, Option I and Option II – Secondary Medical Benefit*	Anthem Blue Cross and Blue Shield	(804)355-8506 - Richmond (800)552-2682 - Outside of Richmond) www.anthem.com
Advantage 65, Option I and Option II – Prescription Drug Benefit	Anthem Blue Cross and Blue Shield	See Above
Advantage 65 with Dental and Vision, Option I and Option II with Dental and Vision – Dental Benefit	Anthem Blue Cross and Blue Shield	See Above
Advantage 65 with Dental and Vision, Option I and Option II with Dental and Vision – Vision Benefit	Anthem Blue Cross and Blue Shield	See Above

*Note: Primary hospital and medical coverage for the state's Medicare-coordinating plans is adjudicated by Medicare